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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/348,529	07/07/1999	ALAN SLATER	CITI10109-US	5359
27510	7590	05/22/2002	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. SUITE 900 WASHINGTON, DC 20005			FELTEN, DANIEL S	
		ART UNIT	PAPER NUMBER	
		3624		

DATE MAILED: 05/22/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

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## Office Action Summary

Application No. 09/348,529	Applicant(s) Slater et al
Examiner Daniel Felten	Art Unit 3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

1)  Responsive to communication(s) filed on Dec 12, 2001

2a)  This action is FINAL. 2b)  This action is non-final.

3)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

### Disposition of Claims

4)  Claim(s) 1-39 is/are pending in the application.

4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5)  Claim(s) \_\_\_\_\_ is/are allowed.

6)  Claim(s) 1-39 is/are rejected.

7)  Claim(s) \_\_\_\_\_ is/are objected to.

8)  Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

9)  The specification is objected to by the Examiner.

10)  The drawing(s) filed on \_\_\_\_\_ is/are a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)  The proposed drawing correction filed on \_\_\_\_\_ is: a)  approved b)  disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.

12)  The oath or declaration is objected to by the Examiner.

### Priority under 35 U.S.C. §§ 119 and 120

13)  Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)  All b)  Some\* c)  None of:  
1.  Certified copies of the priority documents have been received.  
2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\*See the attached detailed Office action for a list of the certified copies not received.

14)  Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).  
a)  The translation of the foreign language provisional application has been received.

15)  Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

### Attachment(s)

1)  Notice of References Cited (PTO-892) 4)  Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_

2)  Notice of Draftsperson's Patent Drawing Review (PTO-948) 5)  Notice of Informal Patent Application (PTO-152)

3)  Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_ 6)  Other: \_\_\_\_\_

## DETAILED ACTION

1

2 1. Receipt of the amendment filed December 12, 2001 amending claims 1-39 is  
3 acknowledged. Claims 1-39 remain pending in the application and are presented to be  
4 examined upon their merits.

5

### *Drawings*

7 2. The corrected or substitute drawings were received on December 12, 2001. These  
8 drawings are acceptable.

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### *Response to Arguments*

12 3. Applicant's arguments with respect to claims 1-39 have been considered but are moot in  
13 view of the new ground(s) of rejection.

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*Claim Rejections - 35 USC § 103*

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2  
3 4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all  
4 obviousness rejections set forth in this Office action:

5 (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth  
6 in section 102 of this title, if the differences between the subject matter sought to be patented and the prior  
7 art are such that the subject matter as a whole would have been obvious at the time the invention was made  
8 to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be  
9 negated by the manner in which the invention was made.

10  
11 5. Claims 1-39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Gusting et al  
12 (hereinafter “Gustin”, US 5,897,625) in view of Cahill et al (hereinafter “Cahill”, US 5,678,  
13 046).

14  
15 Gustin discloses all the elements that meet the limitation of the claim (see Detailed  
16 Description, col. 8, line 33+, at least col 12, line 28+) . Gustin discloses remote communications  
17 with a bank for verification of a scanned check image (see Gustin, col. 16, line 53 to col. 17, line  
18 33), but fails to explicitly disclose transmitting an image of the scanned deposit instrument or  
19 cash from first location to a second location. This feature is taught by Cahill (see Abstract and  
20 Summary of Invention).

21  
22 Since Gustin discloses a process of remotely using electronic files of scanned check  
23 image data over a network to verify scanned check image data, it would have been obvious for an

1 artisan of ordinary skill at the time of the invention of Gustin to integrate the aforementioned  
2 feature disclosed by Cahill to provide an alternative means of remote verification of scanned  
3 check image data. Such a modification would have provided a convenient visual means to "see"  
4 the check and thus an obvious means of verifying changes to the scanned check. Thus such a  
5 modification would have constituted a mere design choice to one of ordinary skill in the art.

6 Moreover, it is notoriously old and well known in the art to scan document images into a  
7 computer and send them as an attached file over the Internet. Also sending of electronic money  
8 over a telephone/computer network is also well known in the art. Thus applicants claims are  
9 considered obvious and considered unpatentable at least because of the disclosure of Gustin in  
10 view of Cahill..

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13 ***Conclusion***

14  
15 6. Any inquiry concerning this communication or earlier communications from the examiner  
16 should be directed to ***Daniel S. Felten*** whose telephone number is (703) 305-0724. The  
17 examiner can normally be reached between the hours of 7:00AM to 5:30PM Monday-Thursday.  
18 Any inquiry of a general nature relating to the status of this application or its proceedings should  
19 be directed to the Customer Service Office (703) 306-5631, or the examiner's supervisor  
20 ***Vincent Millin*** whose telephone number is (703) 308-1065.

21

22 7. Response to this action should be mailed to:

Commissioner of Patents and Trademarks  
Washington, D.C. 20231

for formal communications intended for entry, or (703) 305-0040, for informal or draft communications, please label "Proposed" or "Draft".

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to *[daniel.felten@uspto.gov]*.

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1 195 OG 89.

**DSF**  
**May 16, 2002**

VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600